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Vanguard Mutual Funds

Dan Wiener's Independent & Unbiased Information On Vanguard Funds
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Yesterday Vanguard announced that it was [lowering the threshold for Admiral shares](#) on certain index funds. Admiral shares have an even lower expense ratio than the regular mutual fund shares from Vanguard.

I have long [held Windsor II shares](#), an actively managed mutual fund, in my Roth IRA. I have long hoped I'd get to the point where these shares would convert to Admiral shares to lower my fund expenses. For a brief moment I thought I might finally reach that point, however it looks like this change only applies to some Vanguard index funds. I need to get my balance above \$50k to get Admiral shares so hopefully within the next 2 years I'll be there.

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This is an ongoing monthly update on how our equity investments are performing. Please see this [background on the investment tool](#) I developed and how I am using it to track our performance against a benchmark to measure our progress or lack thereof.

September Highlights:

- Our monthly performance was slightly worse than our benchmark (8.90% vs 8.48%).
- This marks 8 months in a row that our benchmark, the Vanguard Total Stock Market Index (VTI) has beat our portfolio. Not a good recent track record. Its becoming clear that we have gotten a bit off track from our index investment strategy I guess the good news is that we have tracked very close to our benchmark otherwise.
- September was otherwise a very quiet month on the investing front - the only purchases we made were our automatic ROTH IRA contributions and our monthly \$25 DRIP investment in ConocoPhillips.
- Not captured in this tracker was our sale of some IBM stock options. I had been waiting for the stock to return to its multi-year high to lighten our exposure to it. At this point I plan to take the proceeds and use them to pay down our Rental #1 mortgage.
- Our recent monthly returns were: Jan 09 -4.98%, Feb -9.94%, Mar +8.45%, Apr +10.88%, May +4.65%, Jun +0.89%, Jul +9.94%, Aug +4.36%, Sept 3.15%, Oct -2.34%, Nov +5.83%, Dec +1.85%, Jan '10 -2.34%, Feb +2.25%, Mar +5.88%, Apr +2.54%, May -8.13%, June -5.64%, July 6.17%. Aug -4.87%, Sept +8.48%....

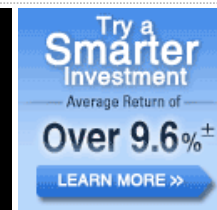
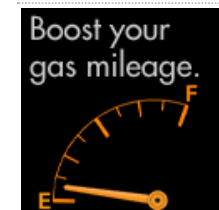
September 2010 Investment Report:

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A personal finance weblog of my journey to reach my goal of \$2 million + the value of my primary residence.

Current Net Worth: [\\$680,164](#)

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Investment Performance September 2010 (+8.48%)

September 2010 Net Worth Update (+\$30,827)

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August Highlights:

- Our monthly performance was slightly worse than our benchmark (-4.87% vs -4.71%).
- This marks 7 months in a row that our benchmark, the Vanguard Total Stock Market Index (VTI) has beat our portfolio. Not a good recent track record. Its becoming clear that we have gotten a bit off track from our index investment strategy
- I finally sold off our position in CMS Energy. Its a long term holding that I decided several years ago (after the energy trading scandal) that I didn't want to hold it long term. I was concerned about the management team as a result of the scandal and the long term prospects given service area is primarily Michigan. However the utility has been undervalued in my view (due to the scandal) and I have been waiting for the valuation to improve before I sold it. With the stock at around an 8 year high I think its a good time to liquidate.
- We picked up a few more shares of Genworth to lower our cost basis, bought a very small initial position in China Fire & Safety Group, and added a small amount to our Fairfax Financial position.
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August 2010 Investment Report:

Symbol	Start	End	Start Price	End Price	Start Value	End Value	Gain/Loss	% Gain/Loss
VTI	8/1/09	8/1/10	74.12	71.15	100.00	95.98	-4.02	-4.02%
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the time other things seemed much more pressing to us.

Fresh off our vacation I can say that I think we really made a mistake not investing in a vacation sooner. I have been suffering from a bad case of burnout all around and not motivated to do much more than the bare minimum for many months. This vacation gave me a much needed chance to relax, not think about work, recharge my batteries, and refocus on my priorities.



Trying To Keep Our Vacation Costs Low

We opted to look for an off-peak season beach rental for our vacation. We were able to significantly reduce our potential rental cost on VRBO.com by just emailing owners to find someone who was willing to negotiate a lower rent to get their beach rental filled. We were able to secure a 1 bedroom oceanfront condo at a Wyndham Resort on Myrtle Beach for \$400/week which we were very happy with.

We were able to further managed our vacation costs by eating out only once during our trip and opted for easy to prepare (and clean up) frozen meals for the week.

Overall the vacation costs were kept down as we avoided malls and commercial areas and spent all week on the beach or at the complex pools. For our dinner out we did a little research and found a local seafood dive that was fantastic.

Vacation Expense	Cost
Condo Rental	\$ 400.00
Dog Boarding	\$ 118.00
Groceries	\$ 70.65
Seafood Dinner	\$ 47.33
Gas (rough estimate)	\$ 45.00
Total	\$ 680.98

The one expense that was unexpected and unfortunate was our dog's boarding - we had someone lined up to watch our dog but that fell through at the last minute and we decided to board our dog to avoid a scramble. The boarding costs ended up being a significant part of our vacation expenses and next time we will need to put together a better backup plan for dog care.

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